

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

IN RE:           **JOHN DEEMER HICKS**  
  
                                Debtor

**CASE NO. 16-10414**  
  
**CHAPTER 13**

**AMENDED CHAPTER 13 PLAN**

**1. FUNDING OF PLAN**

The debtor shall commit the following future earnings, property, or other income to the custody and control of the standing trustee to fund the chapter 13 plan:

Plan Payment:

The Debtor has paid \$1,750 since the inception of his bankruptcy and will continue to pay \$250 per month for the next fifty-two (52) months, the balance of which will be credited towards the total plan payment in the amount of \$48,591.85. A balloon payment of \$33,841.85 shall be made on or before the 60<sup>th</sup> month. The funds for payment of the balloon amount will be derived from Debtor's receivable, disclosed on Schedule B, and it is anticipated those funds shall be available on or before January 1, 2018.

**2. DURATION**

It is proposed that payments shall be made over a total period of 60 months from the inception of this case.

**3. PAYMENTS TO THE TRUSTEE SHALL BE MADE FROM**

- ☒ Direct Payments from Debtor(s)  
☐ Debtor's Employer  
☒ Sale of Real Property

From the payments so received, the trustee shall make disbursements as follows:

**4. ADMINISTRATIVE COSTS**

Trustee's Compensation: as determined from time to time by the U.S. Trustee's Office

Attorney's Fee

Prepaid Portion	\$ 2,190.00
Pay Through Plan	<u>\$ 1,310.00</u>
Total Attorney Fee	\$ 3,500.00*

\*To be paid in full within the first 12 months of the plan.

## 5. PAYMENTS TO PRIORITY CLAIMS

The debtor shall make full payment in deferred cash payments of all claims entitled to priority under 11 U.S.C. 507, as follows:

<u>CREDITOR</u>	<u>TOTAL AMOUNT OWED</u>	<u>ANNUAL INTEREST</u>	<u>OF MONTHS</u>	<u>TOTAL PMT</u>
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## 6. PAYMENTS TO SECURED CLAIMS

Holders of allowed secured claims not described in this section shall retain the liens securing such claims and shall be paid post-petition, directly by debtor, as contractually due unless otherwise specified in this plan (arrearages on said claims specifically discuss in paragraph 7). Payments towards deficiencies on under-secured claims are listed with the Unsecured Claims.

<u>CREDITOR</u>	<u>TOTAL AMOUNT OWED</u>	<u>ANNUAL INTEREST</u>	<u>OF MONTHS</u>	<u>TOTAL PMT</u>
Lehigh County	\$3,440.85			\$3,440.85
City of Allentown	\$1,178.36			\$1,178.36
Allentown School District	\$9,084.98			\$9,084.98
County of Lehigh	\$428.01			\$428.01

## 7. ARREARAGES ON SECURED CLAIMS

Arrearages on secured claims not specifically accounted for in paragraph 6 above to be paid the claim amount in the manner described as follows:

<u>CREDITOR</u>	<u>AMOUNT CLAIMED</u>	<u>ANNUAL INTEREST</u>	<u>VALUE OF COLLATERAL</u>	<u>NUMBER OF MONTHS</u>	<u>TOTAL PMT</u>
QNB	\$1,382.72			60	\$1,382.72

## 8. PROPERTIES TO BE SURRENDERED

The debtor shall surrender the collateral securing the claims of the following creditors in satisfaction of such creditors' allowed claims.

1147 Ferry Street, Easton, PA, 18042

**9. LIEN AVOIDANCE**

The following liens shall be avoided pursuant to 11 U.S.C. 522(f), or other applicable sections of the Bankruptcy Code:

None

**10. PAYMENTS TO GENERAL UNSECURED CLAIMS**

General unsecured claims timely filed and allowed shall be paid 100% of their timely filed and allowed claims, after all other claims are paid.

**11. EXECUTORY CONTRACTS**

The following executory contracts of the debtor are accepted:

None

The following executory contracts of the debtor are rejected:

None

**12. DIRECT PAYMENTS**

The debtor shall make regular payments directly to the following creditors:

None.

**13. REVESTMENT**

Upon confirmation of the Plan, all property of the estate shall vest in the Debtor. The debtor shall remain in possession of all property of the estate during the pendency of this case unless specifically provided herein (11 U.S.C. 1306(b)). All secured creditors shall retain the liens securing their claims unless otherwise stated.

Dated: 9/21/16

ATTORNEY FOR DEBTOR:

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